

International Pension



Based on **YEARS** of Union Membership

| | NORMAL | EARLY | DISABILITY | VESTED |
|---------------------------------------|--|--|--|--|
| Years to gain eligibility | 5 | 20 | 20 | 20 |
| Members Retirement Age | 65 | 62-64 | Approximately 38-64 | 65 |
| Restrictions | May not work in the Electrical Industry * | May not work in the Electrical Industry * | May not work at all | May not work in the Electrical Industry * |
| Disincentives | None | Reduced Monthly Rate | Must await determination of Disability | Loss of Death and Disability Rights |
| Benefits effective Jan.1, 2007 | \$4.50 per year for continuous standing as an "A" member | Same as Normal less 6.66% for each year under age 65 | Same as Normal | Same as Normal, less \$4.50 for each year Vested applicant is under age 65 |
| Optional Spouse's Benefit | Eligible | Eligible | Eligible | Not Eligible |

* Except as an instructor in an IBEW recognized apprenticeship program, or as an Electrical Inspector for a governmental authority where Electrical Inspections are not covered by an approved IBEW collective bargaining agreement.